## United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 19-05266-HWV Lewis C. Furry, Jr. Chapter 13

Amy Jo Furry Debtors

# CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 3 Date Rcvd: Jul 18, 2023 Form ID: 3180W Total Noticed: 31

The following symbols are used throughout this certificate:

**Definition Symbol** 

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2023:

**Recipient Name and Address** 

Recip ID db/jdb + Lewis C. Furry, Jr., Amy Jo Furry, 110 Watson Lane, New Bloomfield, PA 17068-8524

TOTAL: 1

 $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$ 

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Jul 18 2023 18:48:00	ECMC, P. O. Box 16408, St. Paul, MN 55116-0408
cr	+ EDI: RECOVERYCORP.COM	Jul 18 2023 22:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5280526	+ Email/PDF: bncnotices@becket-lee.com	Jul 18 2023 18:58:19	American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
5293519	Email/PDF: bncnotices@becket-lee.com	Jul 18 2023 18:58:09	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5295177	+ EDI: BANKAMER2.COM	Jul 18 2023 22:45:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5280528	EDI: BANKAMER.COM	Jul 18 2023 22:45:00	Bank of America, NA, PO Box 982238, El Paso, TX 79998-2238
5280527	+ EDI: BANKAMER.COM	Jul 18 2023 22:45:00	Bank of America, NA, 4909 Savarese Circle, Tampa, FL 33634-2413
5280529	+ EDI: TSYS2	Jul 18 2023 22:45:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5280531	+ EDI: CITICORP.COM	Jul 18 2023 22:45:00	CBNA / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
5280532	+ EDI: CITICORP.COM	Jul 18 2023 22:45:00	CBNA / The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
5280530	EDI: CAPITALONE.COM	Jul 18 2023 22:45:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
5296684	EDI: CITICORP.COM	Jul 18 2023 22:45:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5280534	+ EDI: CITICORP.COM	Jul 18 2023 22:45:00	Citibank, NA, PO Box 6241, Sioux Falls, SD 57117-6241
5282707	EDI: DISCOVER.COM	Jul 18 2023 22:45:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5280535	EDI: DISCOVER.COM	Jul 18 2023 22:45:00	Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025
5296424	Email/Text: ECMCBKNotices@ecmc.org	Jul 18 2023 18:48:00	Educational Credit Management Corporation, P.O.

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			Box 16408, St. Paul, MN 55116-0408
5301237	EDI: JEFFERSONCAP.COM	Jul 18 2023 22:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5280533	EDI: JPMORGANCHASE	Jul 18 2023 22:45:00	Chase Card, PO Box 15298, Wilmington, DE 19850
5288217	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 18 2023 18:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5282725	+ Email/Text: unger@members1st.org	Jul 18 2023 18:48:00	Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5280536	+ Email/Text: unger@members1st.org	Jul 18 2023 18:48:00	Members 1st Federal Credit Union, 5000 Louise Drive, PO Box 40, Mechanicsburg, PA 17055-0040
5280537	+ EDI: NAVIENTFKASMSERV.COM	Jul 18 2023 22:45:00	Navient Solutions, Inc., Attn: Claims Department, PO Box 9500, Wilkes Barre, PA 18773-9500
5294358	EDI: PRA.COM	Jul 18 2023 22:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5290077	Email/Text: bankruptcynotices@psecu.com	Jul 18 2023 18:48:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5280538	+ Email/Text: bankruptcynotices@psecu.com	Jul 18 2023 18:48:00	PSECU, 1500 Elmerton Avenue, PO Box 67013, Harrisburg, PA 17106-7013
5280880	+ EDI: RMSC.COM	Jul 18 2023 22:45:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5280539	EDI: RMSC.COM	Jul 18 2023 22:45:00	Synchrony Bank / Sam's Club, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5301143	EDI: BANKAMER.COM	Jul 18 2023 22:45:00	The Bank Of New York Mellon et al, Bank Of America, PO Box 31785, Tampa, FL, 33631-3785
5298631	EDI: USBANKARS.COM	Jul 18 2023 22:45:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
5280540	EDI: USBANKARS.COM	Jul 18 2023 22:45:00	US Bank Cardmember Service, Attn: Bankruptcy Department, PO Box 6335, Fargo, ND 58125-6335

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr \*+ Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899

5288883 \*+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison,

Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2023 Signature: /s/Gustava Winters

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2023 at the address(es) listed below:

Name Email Address

Brian C Nicholas

on behalf of Creditor The Bank Of New York Mellon Fka The Bank Of New York. Et.al bnicholas@kmllawgroup.com

bkgroup@kmllawgroup.com

Jack N Zaharopoulos

TWecf@pamd13trustee.com

Mario J. Hanyon

on behalf of Creditor The Bank Of New York Mellon Fka The Bank Of New York. Et.al wbecf@brockandscott.com

mario.hanyon@brockandscott.com

Paul Donald Murphy-Ahles

on behalf of Debtor 1 Lewis C. Furry Jr. pmurphy@dplglaw.com, kgreene@dplglaw.com

Paul Donald Murphy-Ahles

on behalf of Debtor 2 Amy Jo Furry pmurphy@dplglaw.com kgreene@dplglaw.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

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Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

1:19-bk-05266-HWV

Lewis C. Furry Jr. aka Lewis C. Furry

Amy Jo Furry

By the court:

7/18/23

Case number:

Henry W. Van Eck, Chief Bankruptcy Judge

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### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

## Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge** 

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- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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**Chapter 13 Discharge** 

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